



GULF COAST BANK
& Trust Company

April 30, 2005

U.S. Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, Suite N-1513
Washington, D.C. 20210

2520052092996

Dear Sir or Madam:

Pursuant to Department of Labor Regulations Section 2520.104-23, you are hereby advised that Gulf Coast Bank & Trust Company (EIN: 72-1167423), 200 St. Charles Ave., New Orleans, LA, 70130, has established a Nonqualified Deferred Compensation Agreement for Gregory J. Hollier (the "Plan"), which is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The Plan is not intended to qualify under Section 401(a) of the Internal Revenue Code, or as an employee benefit plan under the Employee Retirement Income Security Act of 1974 subject to the provisions of Parts II, III and IV of Title I. There is currently one employee in the Plan.

Sincerely,

Gulf Coast Bank & Trust Company

Guy T. Williams
President

200 St. Charles Ave.
New Orleans, LA 70130
(504) 581-4561

8216 West Judge Perez Drive
Chalmette, LA 70043
(504) 561-1300

1615 East Judge Perez Drive
Chalmette, LA 70043
(504) 569-1900

937 East LA Highway 46
St. Bernard, LA 70085
(504) 565-4644

737 Terry Parkway
Terrytown, LA 70056
(504) 561-6112

4517 West Esplanade Ave.
Metairie, LA 70006
(504) 561-6121

1825 Veterans Memorial Blvd.
Metairie, LA 70005
(504) 841-2830



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New Orleans, LA 70130

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